

SPOTLIGHT



American Income Life • June 2001 • Monthly Magazine

Breaking NEW GROUND

By Roger Smith

Check Out What
Nice, France Has To Offer You

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Service — It's
Your Key To Success

By Paul Straubel



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Volume 34 Number 6

Breaking New Ground

Have you ever noticed our lives revolve around numbers, all sorts of numbers? There are phone numbers, ATM pin code numbers, social security numbers and checking account numbers. The list goes on and on. It seems there is a number for just about everything, but what do all these numbers really mean in the whole scheme of things? I read a quote somewhere which said, "A wise man is not one who makes the bottom line his top priority." Upon reading it I could not help but think of all these numbers that have such a daily presence in our lives. When did these numbers become such a priority, and when did those little things that are so important fade to the background? Recently, I had the opportunity to find out just how important those little things can be.

If you had the unfortunate experience of speaking to me a few weeks ago, you may have noticed an edge in my voice. Well, it's time for me to confess.

I was preparing for an overnight Cub Scout campout with my son. You heard it right — a campout! The closest thing to roughing it I have ever done is stay at a Holiday Inn.

Needless-to-say, camping is not my thing, and I tried every excuse in the book without much success. As the day drew near, the

tension started to build, and the only glimmer of hope I had was that Dottie packed the car. She was brought up with this kind of thing, and at least I could count on her to get me the right equipment.

At the campsite, as we unpacked the car — ice chest, Kentucky Fried Chicken, my AIL 50th Anniversary chair, an Opus X cigar — I knew it was time to face my obstacles. But when I pulled out the tent, I wanted to die. I read the instruction book, and it might as well have been the blueprints to my house. I would not have known the difference between an eye hook and a clasp if you slapped me upside the head with it. However, all was not lost, when my words came back to me, "If you don't know what you're doing, find someone who does, latch on, and hold on for dear life." I needed someone who could build a log cabin with a pen knife, and I needed them fast. Then I spotted him, ten yards to the left. He was nimble, skilled and precise. I could not panic; I would follow his

lead; I had to remain cool. However, I needed a little more help, so with my best John Wayne swagger I went over to that ten-year-old and said, "Can you help me a little bit?"

Turns out, I was a big hit with my son. I did it all! I roasted marshmallows, I sang the silly campfire songs — I was really roughing it! I was too excited to sleep when Adam went to bed, so I went outside, sat on my chair, lit up my cigar, and thought, this is what it is all about. And when I looked up into the sky, I knew God was smiling, he must be smiling because I could see little flashes of light here and there on the horizon.

The point of my story is, that in one moment I realized numbers only exist as a means to chart our progress, but it is the little things that bring us the greatest success. You have to break new ground, forge into new territories in order to reap the benefits of your hard work. You have to be willing to take little steps in new directions to realize a greater goal. I would hope, if there is one thing you take from this, you take courage — courage to step out of the box and explore new areas, and new opportunities. Take a risk, build a tent, ask for help and just when you have conquered one challenge, turn around and accept a new one. If we stop and shake things up a bit, so we do not fall asleep while we are living, then big goals like \$60 million will come with seemingly less effort. And the progress we make along the way, like writing \$5,373,000 in May, the biggest May in Company history, or signing on a record number of new recruits (324), will just be the numeric progress of our efforts.

So, just when you thought you learned a lesson, my story isn't quite over. As I was sitting there, cigar in hand, and God smiling at me with little flashes here and there, I noticed the flashes coming closer. And just when I thought I passed every test with this life experience, the storm of the century decided to roll over that little campsite, in that little part of Texas on that very night. For the next five hours the wind, rain, thunder and lightning tested my beliefs and my foundation, but the storm finally subsided. There were a few puddles in our tent, and amazingly Adam slept through the night. That morning when I stepped out in the light, I thanked God for a little more insight and I knew that from now on I would remember: *This is what it is all about!*

Remember, life offers us too much for us to take it for granted. We owe it to ourselves, and the ones we love, to constantly test ourselves. And it is my task to constantly raise the bar!



from the desk of
Roger Smith
Executive Vice President,
Director Of Agencies

"A wise man is not one who makes the bottom line his top priority."

— Unknown

Dates to Remember

June 28 (Thursday), 2001
Business must be received in Waco to count for June production.

July 4 (Wednesday), 2001
The Home Office will be closed for the Fourth of July Holiday.

July 30 (Monday), 2001
Business must be received in Waco to count for July production.

Company Quality Averages

To be eligible for bonuses and in order to be featured in *Spotlight*, Top Producers must have one point above the Company's Quality Averages for both Persistency and Net to Gross.

— May

Net to Gross: 76%
Persistency: 72.63%

Note: These figures will be used as the minimum qualification requirements for all bonuses. Only Net to Gross is used during the first eight months from Agent's hire date.

Addendum

In the May issue of *Spotlight* Anne Bowyer, a PR Representative from the Richard Rutt Agency, should have been included in the PR Bonus Qualifiers for the month of April. Anne bonused in the amount of \$650. We are sorry for any confusion this may have caused.

"Opportunity Unlimited" Follow Up

Last month we featured a letter from a prospect, Brian Martinez, expressing his enthusiasm over the *Opportunity Unlimited* CD-ROM. We followed up on Brian through the Jerel Turner Agency in Albuquerque, New Mexico to find out if he signed on with American Income.

Here is what Paula High, Recruiting Director and Office Manager for the Jerel Turner Agency, had to say about Brian.

"We brought Brian into our office for an interview on May 1, 2001. Brian exudes intelligence and enthusiasm, and he recognized the great opportunity available to him here at AIL. We recruited Brian and set an appointment for him to get started.

On May 21, 2001 Brian came in, filled out his paperwork and began the testing process. We scheduled his exam for June 5, 2001. When his test day rolled around he called to give us the good news and he wanted to know when he could get started. That afternoon he came in to sign his contract.

Brian is now in training, and I am sure he will be a star Agent for AIL in the near future. He has a positive energy about him and that alone will take him far. We feel Brian will be an excellent candidate for management and a valuable asset to our Agency."

Brian Martinez finished his training on June 8, 2001, and he wrote \$1,300 in ALP his first night in the field.

This is proof positive American Income's *Opportunity Unlimited* CD-ROM is a recruiting tool you do not want to be without. You can order your CD-ROM through your CAS System. The full size disk (AC41) is \$1.20 and the mini disk (AC42) is \$1.70.

Founder's Club Outstanding PR Representatives

May

Agent	SGA	Times Qualified	Number Of Cards/Groups
Brenda DiSomma	Eric Giglione	4	12,735 Cards
Robin Andrade	Kevin Khadivian	3	32 Groups
Joseph Ward	Larry Genesar	2	42 Groups

PROMOTIONS

Promoted To Supervising Agent

Joel Abney Justin A. Jones Mississippi	Christian Adams Eric Gigliano New Jersey	Oscar Arias Jeral Turner New Mexico	Mononi Burton William Jennings Utah	Michael Chandler Kevin Pawlowski Texas
Monique Chase Tyron Conrad Maryland	Lorenza Clark Jack Kirschling North Carolina	Timothy Collier Marc Morlon Ohio	Robert Delesky Eric Gigliano New Jersey	Joseph Franc Eric Gigliano New Jersey
Henry Fuentes Lloyd Fitzgerald Texas	Sherry Haferkamp William Devine Texas	Timothy Herriage William Devine Texas	John Higgins Joshua Chalton Ontario	Hong Ing Joshua Chalton Ontario
Samuel Joseph Tom Williams Florida	Shawn Kuntz Larry Ganese Kansas	Darcy MacLean Ramin Kauladji New Scotia	Harold McSweeney Jeral Turner New Mexico	Edgar Molina Lloyd Fitzgerald Texas
Bruce Muenzenberger Rick Altig Wisconsin	John Patterson Ali Shahrak North Carolina	Scott Rudolph Rick Altig Tennessee	Vernon Sanford Lloyd Fitzgerald Texas	Greg Spence Ed Orell Texas
Eddie Stallworth-Cherry Kevin Pawlowski Texas	Richard Swann Marc Zipser Florida	Brandon Teter Dennis Ishler Pennsylvania	Sandor Toth Joshua Chalton Ontario	Nannette Troutman Rick Altig Oregon
Arthur Westergren Tom Williams Florida	William Widmeyer Mark Kancek Indiana	Ruby Zavorski Kevin Pawlowski Texas	Thomas Zyroll Kevin Pawlowski Texas	

Promoted To General Agent

Steven Diccio Kevin Khadivian Massachusetts	Carmin Fusco Eric Gigliano New Jersey	Mindy Guisewite Mell Blumert Maryland	Kurt Hamblin William Jennings Utah	Damon Hartley Larry Ganese Illinois
Carrie Howard Larry Ganese Illinois	Chris Howard Kevin Pawlowski Texas	Elena O'Brien Eric Gigliano New Jersey	Ixchel Pardo Marc Morlon West Virginia	Michael Smith Rick Altig Washington
Leslie Taylor Larry Ganese Missouri	Keith Williamson William Devine Louisiana	Carolyn Wittenbach Justin A. Jones Mississippi		

Promoted To Master General Agent

Alan Becker Larry Ganese Missouri	Mathew Berlin Robert Glover Michigan	John Franklin David Cohen California	Donald LaGrange Rick Altig Alaska	Jerry Long Kevin Pawlowski Texas
William Mason Kevin Pawlowski Texas	Paul Sellars Steve Friedlander New Zealand	Michael Thomas Robert Smith Oklahoma	Ervin Wheeler Billy Faulkner Virginia	

TOP INDIVIDUAL PRODUCERS



1. David Wang
Downer's Grove, IL



2. Chris Howard
Houston, TX



3. Moctar Ndiaye
Tampa, FL



4. Timothy Cruise
Downer's Grove, IL



5. Theodore Pappas
Great Neck, NY



6. Marlon Underwood
Downer's Grove, IL



7. Carla Miller
Omaha, NE



8. Hal Herman
Rochester, NY



9. Nickolay Gusev
Kansas City, MO



10. Alan Becker
St. Louis, MO

You Ain't Seen Nothing Yet!

TOP INDIVIDUAL PRODUCERS

All Time Record to Beat					
★ Thomas Glenn	Net ALP \$35,153	Year 2000	Month Dec.		
Name	Net ALP	Pers	N/G*	MGA	SGA
1. David Wang	\$23,402		90	Eric Nichols	Scott Smith
2. Chris Howard	23,388		89	William Mason	Kevin Pawlowski
3. Mochtar Ndiaye	21,739	74.37	77	John William	Marc Zipper
4. Timothy Cruise	19,682	73.87	77	Robert Olson	Scott Smith
5. Theodora Pappas	19,601		94		Richard Rutt
6. Marlon Underwood	19,246	76.60	77	Paul Lund	Scott Smith
7. Carla Miller	18,912	83.55	79		Chris Lafond
8. Hal Herman	16,341		94	Paul Rumbuc	Durhon Oldham
9. Nikolay Gusev	15,884	79.34	78	Vlad Basov	Larry Geneser
10. Alan Becker	15,001	83.28	79	Alan Becker	Larry Geneser
11. Gregory Engrav	14,760	77.25	79	Steven Engrav	Rick Altig
12. Arkadi Nulman	14,619	82.34	76	Vlad Basov	Larry Geneser
13. Jinzhou Zhao	14,429	86.13	90	Wilbur Smith	Rick Altig
14. Daniel Phares	14,312	74.06	83		Marc Morton
15. DeMario Cooper	14,007		89	Yaroslav Bitman	Larry Geneser
16. Adam Kiss	13,880		92		Richard Rutt
17. Ramin Maghsoud	13,773	78.38	90	Larry Kudlacek	Ed Orell
18. James Dattilo	13,758	73.93	82	George Vrbas	Marc Zipper
19. Ruben Soberanes	13,602	75.56	86		Jatott-Foti
20. Damon Hartley	13,497		78	Yaroslav Bitman	Larry Geneser
21. Peter Bardeson	13,488		89	Danny Van Houten	Josph Manone
22. Jose Sanchez	13,427	78.23	82	Eric Nichols	Scott Smith
23. Robert M. Smith	13,181	83.39	79	Don Wold	Rick Altig
24. Arthur Westergren	13,100		83	Nicholas Nitkowski	Tom Williams
25. Jeffrey Ravnitzky	12,050		77	Nicholas Nitkowski	Tom Williams
26. Ricardo Cardenas	12,049		98	David Zophin	Ed Orell
27. Eric Jackson	12,013	76.28	83	Yaroslav Bitman	Larry Geneser
28. Michael Redd	11,998		98	David Zophin	Ed Orell
29. Sherry Haferkamp	11,777		86	Ronald VanWoesik	William Devine
30. Rebecca Francis	11,448	89.34	89		Surace-Surace
31. Michael Blerle	11,434		98	Brian Waller	Scott Smith
32. Mark Bleier	11,388	86.11	90		Gary Bleier
33. Steven Greer	11,383		100	Paul Rumbuc	Durhon Oldham
34. Leslie Taylor	11,333		81	Yaroslav Bitman	Larry Geneser
35. Larry Adebasin	11,260	82.50	80		Matt Blumert
36. Robert Peterla	11,118		98	John Huber	Eric Giglione
37. Shawn Callaghan	11,045		84	Steven Lee	Rick Altig
38. William Feaster	11,006		93		Ed Orell
39. Krista Thieme	10,944		93	Christine Hartman	Cohen-Hartman
40. Michael Thomas	10,921	78.72	79	Michael Thomas	Robert Smith
41. Michael Grim	10,824		100	Rory Lee	Rick Altig
42. Douglas Takacs	10,790		97	Stanley Norris	Dennis Ishler
43. Michael Tripp	10,725	74.52	81	Doreen Ryan-Foti	Jatott-Foti
44. Robert Delesky	10,667		93	Stephen Liberto	Eric Giglione
45. Walter Romanchuk	10,617		86	Melinda-Rae Lyse	Rick Altig
46. James Logan	10,579	82.56	90		Jack Kirschling
47. Shashi Parekh	10,569	76.93	82	Shashi Parekh	Joseph Manone
48. Mark Gagliardi	10,560	77.29	83	Doreen Ryan-Foti	Jatott-Foti
49. Bulbinder Hayer	10,542	86.79	83	Roger Fung	Rick Altig
50. Dorian Oldham	10,528		96		Durhon Oldham

*Percentage of Net to Gross

TOP INDIVIDUAL PRODUCERS

All Time Record to Beat					
★ Timothy Cruise	Net ALP \$242,696	Year 2000			
Name	Net ALP	Pers	N/G*	MGA	SGA
1. Marlon Underwood	\$89,625	76.60	77	Paul Lund	Scott Smith
2. Ruben Soberanes	84,403	75.56	86		Jatott-Foti
3. Timothy Cruise	78,760	73.67	77	Robert Olson	Scott Smith
4. James Dattilo	76,568	73.93	82	George Vrbas	Marc Zipper
5. David Wang	75,572		90	Eric Nichols	Scott Smith
6. Eddie Norman	66,133		87	Eddie Norman	Scott Smith
7. Peter Bardeson	59,224		89	Danny Van Houten	Joseph Manone
8. Mochtar Ndiaye	58,865	74.37	77	John William	Marc Zipper
9. DeMario Cooper	53,629		89	Yaroslav Bitman	Larry Geneser
10. Paul Anderson	52,751	83.55	80	Opra-Anderson	Larry Geneser
11. Gleb Ostrovsky	52,635	74.83	83		Justin A. Jones
12. Eric Jackson	50,837	76.28	83	Yaroslav Bitman	Larry Geneser
13. Damon Hartley	50,730		78	Yaroslav Bitman	Larry Geneser
14. Chris Howard	50,334		89	William Mason	Kevin Pawlowski
15. Roland Parker	50,103	84.56	80	Roland Parker	Tom Williams
16. Carla Miller	49,439	83.55	79		Chris Lafond
17. Ramin Maghsoud	48,929	78.38	90	Larry Kudlacek	Ed Orell
18. Andrew Fike	48,260	82.96	90	Thomas Foley	David Hausman
19. Carlos Cantu	47,634		90	Steve Foti	Jatott-Foti
20. Alex Chen	47,461	84.70	80	Alex Chen	Jatott-Foti
21. Jinzhou Zhao	46,935	86.13	90	Wilbur Smith	Rick Altig
22. Mark Bleier	45,997	86.11	90		Gary Bleier
23. Arkadi Nulman	45,804	82.34	76	Vlad Basov	Larry Geneser
24. Carrie Howard	45,158		82	Yaroslav Bitman	Larry Geneser
25. Wesley Bangs	44,899	78.63	84	Wendell Bangs	Rick Altig
26. Peter Nikolov	44,516	79.14	94	Stephen Ross	Steve Friedlander
27. Fetulial Lavea	43,869		98		Steve Friedlander
28. Claudia Ortega	43,653		91	David Iriye	David Cohen
29. Bill Wade	43,600		84	Jack Seitz	Hancock-Boles
30. Marisol Portillo-Mata	43,510	86.48	86	Lee Conti	David Cohen
31. Samuel Santiago	43,384		91	Paul Lund	Scott Smith
32. Alice Shen	43,257	76.09	84	David Iriye	David Cohen
33. Dean Beaucage	42,876	80.82	85	Michael O'Rourke	Larry Geneser
34. Scott Remmey	42,789	76.27	82	Jeffrey Dinocento	Eric Giglione
35. Nikolay Gusev	42,408	79.34	78	Vlad Basov	Larry Geneser
36. James Peate	42,195	74.69	80	James Peate	Marc Zipper
37. Michael Thomas	42,140	78.72	79	Michael Thomas	Robert Smith
38. David Ballard	41,576	80.95	76	Doreen Ryan-Foti	Jatott-Foti
39. Stacey Wall	41,422	78.01	79	John Huber	Eric Giglione
40. Gregory Engrav	40,942	77.25	79	Steven Engrav	Rick Altig
41. David Thornton	40,933	95.11	95	Erik Graham	David Cohen
42. Alan Becker	40,604	83.28	79	Alan Becker	Larry Geneser
43. Richard Sauer	39,877	80.61	80	Stephen Liberto	Eric Giglione
44. Kobina Sekyi	39,789	84.12	89		Joseph Manone
45. Rebecca Francis	39,308	89.34	89		Surace-Surace
46. Leslie Taylor	39,247		81	Yaroslav Bitman	Larry Geneser
47. Patrick Parisi	39,197	78.17	77		Lisa D'Amico
48. Darrell Ballard	38,962	84.64	84	Darrell Ballard	Jatott-Foti
49. Herman Libman	37,884	84.42	85	Herman Libman	Lisa D'Amico
50. Steven Jakubczak	37,877	78.19	92	Steven Jakubczak	Scott Smith

*Percentage of Net to Gross

Show Me The Money

750+		500+		400+	
Agent	SGA	Agent	SGA	Agent	SGA
Alan Becker	Larry Geneser	Larry Adebasin	Matt Blumert	Dino Amato	Eric Giglione
Timothy Cruise	Scott Smith	Michael Bierle	Scott Smith	Dorothy Ambrose	Scott Smith
Nickolay Gusev	Larry Geneser	Shawn Callaghan	Rick Altig	Paul Anderson	Larry Geneser
Hal Herman	Durhon Oldham	Scott Cohen	Ed Orell	David Ballard	Jatoft-Foti
Chris Howard	Kevin Pawlowski	Robert Delesky	Eric Giglione	Loreen Baloun	Rick Altig
Carla Miller	Chris Lafond	Steve Douthit	Chris Lafond	Wesley Bangs	Rick Altig
Moctar Ndiaye	Marc Zipper	William Feaster	Ed Orell	Pearl Burks	Larry Geneser
Theodore Pappas	Richard Rutt	Rebecca Francis	Surace-Surace	Rodney Childs	Scott Smith
Marlon Underwood	Scott Smith	James Frey	Charles Faulkner	John Claxton	Jack Kirschling
David Wang	Scott Smith	Mark Gagliardi	Jatoft-Foti	Mindy Guisewite	Matt Blumert
		Steven Greer	Durhon Oldham	Sam Hartleroad	Hancock-Boles
		Michael Grim	Rick Altig	Rob Hay	Rick Altig
		Sherry Haferkamp	William Davine	Irene Juliano	Joshua Chalom
		Bulbinder Hayer	Rick Altig	Donald Koehler	Scott Smith
		James Logan	Jack Kirschling	Leonard Leach	Ryan Whitley
		Richard Mitchell	Hancock-Boles	Edward Marrocco	Jack Kirschling
		Dorian Oldham	Durhon Oldham	Anna Mochol	Joshua Chalom
		Shashi Parekh	Joseph Manone	Chad Nelson	Ryan Whitley
		Robert Peterla	Eric Giglione	Peter Nikolov	Steve Friedlander
		Mark Rea	Larry Geneser	Eddie Norman	Scott Smith
		Michael Redd	Ed Orell	Gleb Ostrovsky	Justin A. Jones
		Stephanie Reese	Rick Altig	Camille Parker	Larry Geneser
		Scott Remmey	Eric Giglione	James Peate	Marc Zipper
		William Richard	Larry Geneser	Ivan Perry	Jerel Turner
		Walter Romanchuk	Rick Altig	Marisol Portillo-Mata	David Cohen
		Scott Rudolph	Rick Altig	Kyle Rogers	David Cohen
		Kathleen Saco	Kevin Khadivian	Ronald Sanchez	Marc Zipper
		Douglas Takacs	Dennis Ishler	Samuel Santiago	Scott Smith
		Leslie Taylor	Larry Geneser	Chad Sherman	Ed Orell
		Krista Thieme	Cohen-Hartman	Victor Sommer	Rick Altig
		Michael Thomas	Robert Smith	Carrie Taylor	William Jennings
		Michael Tripp	Jatoft-Foti	Maria Villanueva	Jatoft-Foti
				Bill Wade	Hancock-Boles
				Stacey Wall	Eric Giglione
				Johnnie Wallace	Scott Smith
				Freeman Willerton	Rick Altig
				Wai-Ming Wong	Rick Altig
				Ruby Zavorski	Kevin Pawlowski
				Douglas Zigby	Joshua Chalom

600+	
Agent	SGA
Peter Bardeson	Joseph Manone
Mark Bleier	Gary Bleier
Ricardo Cardenas	Ed Orell
DeMario Cooper	Larry Geneser
James Dattilo	Marc Zipper
Gregory Engrav	Rick Altig
Andrew Fike	David Hausman
Damon Hartley	Larry Geneser
Eric Jackson	Larry Geneser
Adam Kiss	Richard Rutt
Ramin Maghsoud	Ed Orell
Arkadi Nulman	Larry Geneser
Daniel Phares	Marc Morton
Jeffrey Ravnitzky	Tom Williams
Jose Sanchez	Scott Smith
Robert Smith	Rick Altig
Ruben Soberanes	Jatoft-Foti
Arthur Westergren	Tom Williams
Jin Zhou Zhao	Rick Altig

May Qualifiers

Personal Producers				
All Personal Producers who write \$8,000 of Net ALP, with one point above the Company's current Quality Averages, will win the low level prize, a 50th Anniversary mug. The winners are as follows:				
Larry Adebasin	Janice Dixon	Irene Juliano	Robert Peterla	Carrie Taylor
Dino Amato	Steve Douthit	Adam Kamperos	Angela Petrucelli	Leslie Taylor
Dorothy Ambrose	Fernando Duran	Janice King	Marisol Portillo-Mata	Cassandra Theobalds
Paul Anderson	Vann Durham	Linda Kulever	Mark Rea	Krista Thieme
Darren Austin	Wes Elder	Donald Koehler	Michael Redd	Michael Thomas
Darrell Ballard	Robert Eriksen	Leonard Leach	Stephanie Reese	Michael Tripp
David Ballard	Andrew Fike	James Logan	Scott Remmey	Nannette Troutman
Loreen Baloun	Rebecca Francis	Edward Marrocco	William Richard	Maria Villanueva
Wesley Bangs	James Frey	Richard Mitchell	Daniel Roberts	Rafael Vincente
Roman Bates	Carmin Fusco	Anna Mochol	Timothy Robinson	Bill Wade
Robert Beck	Mark Gagliardi	Chad Montgomery	Kyle Rogers	Johnathan Wall
Richard Becker	Harold Gardner	Chad Nelson	Walter Romanchuk	Stacey Wall
Michael Bierle	Bobby Gomez	Sharon Nigota	Douglas Rookard	Johnnie Wallace
Mark Bleier	Eduardo Gonzalez	Peter Nikolov	Scott Rudolph	Alan Waters
Melissa Borger	Steven Greer	Eddie Norman	Kathleen Saco	Terry Weir
Charlotte Braddon	Michael Grim	Dorian Oldham	Ronald Sanchez	Kim Wilhelm
Pearl Burks	Mindy Guisewite	Angeles Ordas	Samuel Santiago	Freeman Willerton
Shawn Callaghan	Lars Gustafson	Gleb Ostrovsky	Steven Schieszer	Keith Williamson
Jeffrey Carey	Sherry Haferkamp	Shashi Parekh	Ted Schilling	Wai-Ming Wong
Rodney Childs	Sam Hartleroad	Camille Parker	Scott Shirk	Doron Yaniv
John Claxton	Rob Hay	Roland Parker	Ira Silverman	Ruby Zavorski
Edward Chuck	Bulbinder Hayer	Amish Patel	Melanie Smith	Douglas Zigby
Scott Cohen	Timothy Herriage	Tony Patralski	Victor Sommer	
Robert Delesky	Hong Ing	James Peate	William Southern	
James Dewell	Samuel Joseph	Ivan Perry	Douglas Takacs	
All Personal Producers who write \$12,000 of Net ALP, with one point above the Company's current Quality Averages, will win the high level prize, a 50th Anniversary thermos. The winners are as follows:				
Peter Bardeson	Gregory Engrav	Adam Kiss	Daniel Phares	David Wang
Alan Becker	Nickolay Gusev	Ramin Maghsoud	Jeffrey Ravnitzky	Arthur Westergren
Ricardo Cardenas	Damon Hartle	Carla Miller	Jose Sanchez	Jin Zhou Zhao
DeMario Cooper	Hal Herman	Moctar Ndiaye	Robert M. Smith	
Timothy Cruise	Chris Howard	Arkadi Nulman	Ruben Soberanes	
James Dattilo	Eric Jackson	Theodore Pappas	Marlon Underwood	
P.R. Representatives				
All P.R. Representatives who submit two Original TG contracts, with a minimum combined membership of 500 members, will win the low level prize, a 50th Anniversary mug. The winners are as follows:				
Ken Altizer	Cheryl Cook	Anthony Gentili	Stephanie Hilton	Rona Spano
Robin Andrade	Sandra Davidson	Renee Graff	Gil Sciacqua	John Wagner
Richard Case	Robin Denham			
All P.R. Representatives who submit three Original TG contracts, with a minimum combined membership of 1,000 members, will win the high level prize, a 50th Anniversary thermos. The winners are as follows:				
Darrell Dorey	George Farenthold	Bill Gibson	Cynthia Lebrun-Yaffe	Mario Soljan

TOP SUPERVISING AGENTS



1. Marie Murphy
Raleigh, NC



2. John Higgins
Toronto, ON



3. James Scott
Nashville, TN

All-Time Record to Beat
Month: \$43,409 1st Yr. Gino Tanzil

All-Time Record to Beat
Month: \$50,606 Net ALP Chad Roehrs

May Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Marie Murphy	\$17,823	\$21,882		98	4	John Smolenski	Ali Shahrak
2. John Higgins	16,406	18,865		97	5		Joshua Chalom
3. James Scott	15,551	23,080		79	2	Gary Williams	Rick Altig
4. Demetria Bryant	15,378	22,915		88	2	Scott Sonnenberg	Larry Geneser
5. Michael Ojujoh	14,759	19,799		88	3	Samuel Pierre	Billy Faulkner

YTD Production

All-Time Record to Beat
YTD: \$142,726 1st Yr. Vladimir Opra

All-Time Record to Beat
YTD: \$237,992 Net ALP Vladimir Opra

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Martin Roedl	\$49,858	\$81,525		85		Michael O'Rourke	Larry Geneser
2. David Haudrich	43,321	61,939		84		Ocie Roy	Robert Smith
3. Demetria Bryant	39,914	66,626		88		Scott Sonnenberg	Larry Geneser
4. Michael Ojujoh	33,542	57,770		88		Samuel Pierre	Billy Faulkner
5. James Scott	29,849	62,926		79		Gary Williams	Rick Altig

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

TOP GENERAL AGENTS



1. Gary Selesky
Downer's Grove, IL



2. Margaret Harrison
Toronto, ON



3. Matt Henderson
Altamonte Springs, FL



4. Kristina Harrell
Charlotte, NC



5. Michael Hanson
London, ON

All-Time Record to Beat
Month: \$76,291 1st Yr. Alan Becker

All-Time Record to Beat
Month: \$103,854 Net ALP Don Foti

May Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Gary Selesky	\$45,745	\$51,403	87.04	85	8	Michael Knapick	Scott Smith
2. Margaret Harrison	32,207	32,017	74.01	81	6		Joshua Chalom
3. Matt Henderson	24,361	32,060		86	5	Vance Rountree	Marc Zipper
4. Kristina Harrell	23,754	33,843	79.27	86	8	Robert Hughes	Jack Kirschling
5. Michael Hanson	22,568	20,248	77.95	79	5		Altig-Martyn
6. Lonnie Butler	22,362	26,949		86	3		Ryan Whitley
7. Francisco Perez	21,773	28,858	74.39	84	3	Stephen Liberto	Eric Giglione
8. Diana Watkins	20,562	23,693		85	3	Hurst Kopp	Rick Altig
9. John Akers	19,808	21,923		91	4		Chris Lafond
10. William Smith	19,101	23,123	76.78	84	7	Dennis Sullivan	Guy Rouelle

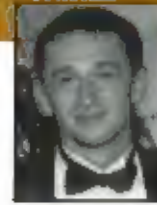
YTD Production

All-Time Record to Beat
YTD: \$395,699 1st Yr. James Peate

All-Time Record to Beat
YTD: \$864,620 Net ALP

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Gary Selesky	\$143,815	\$180,568	87.04	85	8	Michael Knapick	Scott Smith
2. Francisco Perez	100,112	130,670	74.39	84	3	Stephen Liberto	Eric Giglione
3. Margaret Harrison	88,542	79,394	74.01	81	6		Joshua Chalom
4. Rudi Camenzind	72,823	108,252	87.80	89	3	Erik Graham	David Cohen
5. Jason Dickson	69,783	103,001		85	3	Scott Geisel	Lisa D'Amico
6. Matt Henderson	68,284	113,375		86	5	Vance Rountree	Marc Zipper
7. Barbara Borner	67,877	108,755	75.27	77	2		Surace-Surace
8. Leanne Hughes	67,746	146,816	78.85	84	3	David Brister	Eric Giglione
9. Bob Zuccalmaglio	65,312	89,626		84	4		Kevin Khadivian
10. Damon Hartley	59,787	22,226		100	2	Yaroslav Bitman	Larry Geneser

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.



1. Yaroslav Bitman
St. Louis, MO



2. David Zophin
Dallas, TX



3. Vance Rountree
Altamonte Springs, FL



4. Michael O'Rourke
St. Louis, MO



5. Michael Knapick
Downer's Grove, IL



6. Robert Hughes
Charlotte, NC



7. David Brister
Edison, NJ



8. Stephen Jakubczak
Downer's Grove, IL



9. Dennis Sullivan
Bow, NH



10. Gregory Partee
Jeffersonville, IN

May Production

All Time Record to Beat

Month: \$190,463 1st Yr. Ed Orell

All Time Record to Beat

Month: \$236,811 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
1. Yaroslav Bitman	\$125,323	\$134,312	80.60	79	20	Larry Geneser
2. David Zophin	109,168	108,804		91	18	Ed Orell
3. Vance Rountree	75,845	76,480		85	14	Marc Zipper
4. Michael O'Rourke	62,158	62,522		86	14	Larry Geneser
5. Michael Knapick	60,414	69,116	77.35	79	14	Scott Smith
6. Robert Hughes	56,829	78,915	79.05	81	15	Jack Kirschling
7. David Brister	56,711	102,226	75.69	77	19	Eric Giglione
8. Steven Jakubczak	50,462	55,093		94	7	Scott Smith
9. Dennis Sullivan	45,247	49,408	76.41	82	11	Guy Rouelle
10. Gregory Partee	44,951	54,422		88	11	Hancock-Boles
11. Paul Lund	44,488	53,806	81.15	81	6	Scott Smith
12. Tony Sutton	44,282	43,252	77.55	82	8	Larry Geneser
13. Stephen Liberto	39,921	53,030	73.85	80	10	Eric Giglione
14. Eric Nichols	39,750	52,583	77.60	79	9	Scott Smith
15. Danny Van Houten	39,075	49,661		88	10	Joseph Manone
16. John Huber	38,876	60,008		80	8	Eric Giglione
17. Paul Rumbuc	36,981	36,981		96	6	Durhan Oldham
18. Steven Lee	36,014	47,406	85.34	81	11	Rick Altig
19. Vlad Basov	34,243	73,103	78.31	76	13	Larry Geneser
19. Christine Hartman	32,240	59,747	75.91	81	9	Cohen-Hartman

YTD Production

All Time Record to Beat

YTD: \$1,409,138 1st Yr. Ed Orell

All Time Record to Beat

YTD: \$2,046,700 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
1. Yaroslav Bitman	\$562,779	\$596,925	80.60	79	20	Larry Geneser
2. David Brister	335,253	497,952	75.69	77	19	Eric Giglione
3. Michael Knapick	307,016	383,192	77.35	79	14	Scott Smith
4. Paul Lund	289,073	312,677	81.15	81	6	Scott Smith
5. Stephen Liberto	243,617	374,472	73.85	80	10	Eric Giglione
6. Vance Rountree	240,628	281,465		85	14	Marc Zipper
7. Michael O'Rourke	226,452	239,257		86	14	Larry Geneser
8. David Zophin	213,312	216,519		91	18	Ed Orell
9. David Iriye	197,755	204,555	82.41	87	13	David Cohen
10. Robert Hughes	194,977	259,673	79.05	81	15	Jack Kirschling
11. Ocie Roy	193,607	207,543	84.75	80	7	Robert Smith
12. John West	169,991	197,960	79.14	82	17	Marc Morton
13. Vlad Basov	160,662	347,330	78.31	76	13	Larry Geneser
14. Lee Conti	159,115	281,679	77.33	84	11	David Cohen
15. Scott Sonnenberg	156,709	212,319		85	6	Larry Geneser
16. Eric Nichols	155,777	220,965	77.60	79	9	Scott Smith
17. Steven Lee	153,557	206,155	85.34	81	11	Rick Altig
18. Erik Graham	146,097	336,465	81.91	85	6	David Cohen
19. Dennis Sullivan	145,029	171,701	76.41	82	11	Guy Rouelle
20. Gregory Partee	142,968	172,372		88	11	Hancock-Boles

Master General Agent selection guidelines for recognition in the *Spotlight* are as follows: Must have four First Year Agents coded and meet all production requirements.

NEW BONUS

Monthly Management Bonus Program

65 Percent and 70 Percent MGA Contracts

57.5 Percent GAs Coded Under MGA

Master General Agents, and any General Agents coded through them, are eligible for a monthly bonus equal to a percent of the monthly Net ALP on each Agent under them who meets a minimum production requirement, and a Persistency and/or Net To Gross requirement. The MGA must also meet the Persistency and/or Net To Gross requirement with a minimum number of codes to be eligible.

The bonus is available on all Personal Producers, Supervising Agents and General Agents coded under their hierarchy. There is no maximum number of people who can receive a bonus.

Below are the guidelines for eligibility, and the bonus percentages to be paid based on the contract date of each eligible Agent:

1. The MGA must have a minimum of three codes in a rolling three month period, to be eligible for the Management Bonus. A code for this purpose is an Agent who has produced a minimum of \$4,000 of Net ALP within their first 60 days. For new MGAs (in their first 60 days), we will allow them to qualify with one code of \$4,000 of Net ALP in each month. After the initial 60 days is up we will require the MGA to have three codes with \$4,000 in a rolling three month period.
2. The MGA and a Personal Producer must have one point above the Company's average Net To Gross and one point above the Company's average Persistency to be eligible. Net to Gross will only be used through the seventh month. After seven months, both Persistency and Net To Gross will be required.
3. The MGA must have a minimum of three active Personal Producers, SAs or GAs coded to them to be eligible.
4. A Personal Producer must have a minimum of \$6,000 Net ALP for the month in order to count toward the Management Bonus.
5. If a 57.5 percent GA is coded under an MGA, 25 percent of the bonus available on any Agent coded under the GA will be paid to the GA and 75 to the MGA. The GA must have the required Net to Gross and Persistency to be eligible. The bonus to the GA would only be payable if their MGA was eligible for the bonus in that month.

For more bonus information please go to www.aillife.com

May Bonus Qualifiers

David Zophin \$15,251	Tony Sutton \$5,010	Robert Hughes \$3,380	Vito Pecoraro \$1,918	Maureen Ford \$1,078
Yaroslav Bilman \$12,598	John Huber \$4,878	Vlad Basov \$3,099	Stephen Ross \$1,804	David Iriye \$1,072
Vance Rountree \$8,071	William Mason \$4,771	Christine Hartman \$2,886	Brian Waller \$1,715	Patrick Shehan \$1,029
Eric Nichols \$6,430	Scott Sonnenberg \$4,313	Tim Schroeder \$2,475	Opra-Anderson \$1,617	Ocie Roy \$1,023
Michael Knapick \$6,270	Stanley Norris \$4,280	David Brister \$2,440	Scott Baker \$1,395	Michael Thomas \$940
Michael O'Rourke \$5,889	Wendell Bangs \$4,184	Gregory Partee \$2,324	Jerry Long \$1,377	Larry Kudlacek \$689
Steven Jakubczak \$5,480	Paul Rumbuc \$4,159	Danny Van Houten \$2,256	Lee Conti \$1,233	Mathew Hart \$621
Paul Lund \$5,275	Stephen Liberto \$3,498	Dennis Sullivan \$2,172	Steven Edgell \$1,149	Mathew Berlin \$334

Total \$145,385

AGENCY CONTEST

It's Time To Brush Up On Your French

Salutations collègue d'American Income. Je travaille mon à français et vous devriez, aussi. Il sera utile quand vous flânez en bas des ruelles ensoleillées, dinant dans les restaurants exotiques, visitant les musées historiques dansant dans les discotecques et s'étendant sur les plages du Méditerranéen.

(Greetings American Income colleagues. I'm working on my French and you should, too. It will be helpful when you are strolling down sunny lanes, dining in exotic restaurants, visiting historic museums, dancing in the discos and sunning on the beaches of the Mediterranean.)

Pardon my French, but maybe you figured out the incentive for American Income's new production contest — it's a trip to France. But it's not just any part of France, it's the best part of France —

The French Riviera!

Nice, the capital of the Riviera, is the fifth largest city in France. Considered a city of substance, full of extraordinary artistic and cultural heritage, Nice is tucked away between the luscious hills of France and the majestic Mediterranean Sea. Ever since the English began visiting the area during the 19th century, it has developed into a playground for the rich and famous. From Grace Kelly to Sylvester Stallone, generation upon generation of extravagant people have enjoyed the Côte d'Azur's eclectic mix of the world's finest luxuries and a style and elegance that is quintessentially the Riviera.

Whether you're interested in exploring a cultural atmosphere that has prevailed since 300 B.C. or watching society's yacht traffic and Rolls Royce valets, Nice provides the perfect backdrop for both.

Are you interested? Want to know more? Here is how you qualify!

The contest will begin July 1, 2001 and will run through Dec. 31, 2001. The Top Six SGA Agencies and the Top New SGA Agency, by year-to-date Percentage of Quota during the qualification period, will be eligible to go to the French Riviera!

Who Can Go?

First Place Agency	Second Place Agency	Third Place Agency	Fourth Place Agency
Top Two Personal Producers	Top Two Personal Producers	Top Personal Producer	Top Personal Producer
Top General Agent	Top General Agent	Top General Agent	Top General Agent
Top Two Master General Agents	Top Master General Agent	Top Master General Agent	Top Master General Agent
Top PR Representative	Top PR Representative	Top PR Representative	State General Agent
State General Agent	State General Agent	State General Agent	
Fifth Place Agency	Sixth Place Agency	First Place New Agency	
Top Personal Producer	Top Personal Producer	Top Personal Producer	
Top Master General Agent	Top Master General Agent	Top Master General Agent	
State General Agent	State General Agent	State General Agent	

The Fine Print

Each SGA must be at a minimum of 100 percent of full quota for the qualification period, and have one point above the Company Average Net to Gross and Persistency. MGAs and GAs will qualify based on First Year Agent Production and must have one point above Company Average Net to Gross and Persistency. All other qualifiers must have one point above Company Average Net To Gross and Persistency to be eligible for the trip. November 2001 Company Average numbers will be used for comparison. Each qualifier will be allowed to take one guest.

For more details regarding this contest, and new SGA Agency eligibility, log on to www.aillife.com

TOP STATE GENERAL AGENTS



Larry Geneser

Category I	MAY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
Larry Geneser	\$374,338	\$108,000	347	\$485,898	77	74.50	\$1,425,165	\$492,000	290	\$1,880,649
Eric Giglione	157,052	144,000	109	290,262	77	74.76	836,987	588,000	142	1,440,167
David Cohan	95,828	108,000	89	199,382	89		482,089	324,000	149	855,849



Vic Hancock & Rob Boles

Category II	MAY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
Hancock-Boles	\$89,543	\$72,000	124	\$107,975	78	75.40	\$347,263	\$360,000	96	\$489,343



Dennis Ishler

Category III	MAY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
Dennis Ishler	\$62,204	\$48,000	130	\$76,144	78	75.34	\$242,323	\$240,000	101	\$318,055
Richard Neal	46,324	48,000	97	65,509	77	73.43	216,162	240,000	90	306,508
Cohen-Hartman	41,987	48,000	87	79,317	82	76.13	162,233	240,000	68	387,070

*Only the leading SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.

TOP STATE GENERAL AGENTS



Joseph Manone

Category IV	MAY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
Joseph Manone	\$79,995	\$36,000	222	\$145,720	83	78.86	\$336,403	\$180,000	187	\$634,166
Steve Friedlander	50,265	36,000	140	74,858	91	75.89	360,018	180,000	200	481,847
Robert Smith	47,603	36,000	132	51,796	79	80.63	229,321	180,000	127	245,196



Guy Rouelle

Category V	MAY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
Guy Rouelle	\$45,247	\$24,000	189	\$49,408	81	74.76	\$145,029	\$120,000	121	\$173,298
Christopher Lafond	39,700	24,000	165	56,277	78	79.31	130,383	120,000	109	179,535
Jerel Turner	22,754	24,000	95	24,997	83		76,339	120,000	64	93,714
Altig-Martyn	20,525	24,000	86	50,339	80	77.42	51,093	120,000	43	163,497
Robert Glover	20,271	24,000	84	35,275	77	73.91	130,864	120,000	109	241,721



Ed Orell

Category VI	MAY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
Ed Orell	\$119,345	\$72,000	166	\$144,021	92		\$233,434	\$156,000	150	\$272,911
Durhon Oldham	47,510	36,000	132	47,510	96		47,510	36,000	132	47,510
Richard Rutt	58,528	48,000	122	58,528	94		104,211	72,000	145	104,211
Robert Colley	28,379	24,000	118	38,735	92		71,112	72,000	99	123,834
Ryan Whitley	44,940	48,000	94	47,746	83		109,714	108,000	102	125,964

*Only the leading SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.

Service — Use It To Your Advantage

When was the last time you contacted one of your locals, or one of your credit unions, just to check in with them, not to answer a question or handle a complaint, but simply to visit? How often do you take the time to make sure you are servicing your customers?

In today's society with fast-paced this and electronic that, there is still one thing customers want — **service**, before and after the sale!

Periodically, when I am called upon to speak about AIL, I use a story which illustrates service and one's relentless attempt to satisfy a customer. This anecdote is called **A Little More Bread**, and it is about an old man who frequents a little diner.



from the desk of
Paul Straubel

National Marketing
Director

An old man goes to a diner every day for lunch. He always orders the soup of the day. One day the manager asks him how he liked his meal, and the old man replies, "It was good, but you could give a little more bread."

So the next day the manager tells the waitress to give him four slices of bread. Again, the manager asks, "How was your meal sir?"

"Was good, but you could give a little more bread."

So, the day after that the manager tells the waitress to give him a whole loaf of bread with his soup. "How was your meal sir?"

"Was good, but you could give a little more bread."

The manager is now obsessed with seeing this customer satisfied with his meal, so he goes to the bakery, and orders a six-foot-long loaf of bread. When the man comes in the next day, the waitress and the manager cut the loaf in half, butter the entire length of each half, and

lay it out along the counter right next to the man's soup. The old man sits down, devours his bowl of soup and both halves of the six-foot-long loaf of bread.

The manager, thinking he will get the answer he is looking for, asks "How was your meal today sir?"

The old man replies, "It was good, as usual, but I see you are back to giving only two slices of bread."

We have all heard the old expression, **the customer is always right**. Well, this may be, but in essence, customers are always more appreciative of personal attention and quality service. According to LOMA (Life Office Management Association), "Benefits for companies with quality customer service include stronger customer loyalty, more repeat purchases, less vulnerability to price competition and lower marketing costs." Our goal is to continue working with our groups for many years to come. With all the hard work and effort you put into building relationships, why not take a couple of minutes every so often to keep that relationship strong.

That quick phone call, visit, or cup of coffee can make all the difference. Plus, while you're visiting, why not ask for a referral or two. It is such a strong door opener to have someone introduce you to other prospective groups, and makes the most of your time as well.

At American Income, we do much more than just offer our union brothers and sisters the coverage they need; we are making a promise to serve, and it is up to us to fulfill that promise in the best way possible.

"Statistics show a satisfied customer will tell four to five people about a positive experience, yet a dissatisfied client will inform between eight and 10 people."

— National Underwriter

Qualifiers

ROBIN DENHAM	\$780
LAURIE ONASCH	\$780
DAVID BLAISDELL	\$780
BRENDA DISOMMA	\$780
THOMAS WALL	\$748
LEO VANDENBUSSCHE	\$748
BERNARD WENDEKIER	\$683
ANNE BOWYER	\$683
RICHARD MESHULAM	\$650
ERICA DALAGER	\$650
RICHARD CASE	\$600
JOHN WILKINSON	\$600
VIVIAN DWYER	\$600
DARRELL DOREY	\$600
ROBIN ANDRADE	\$575
JOSEPH WARD	\$575
LOU NELL BUSBY	\$550
JOHN MOLINA	\$525
CHERYL COOK	\$500
GEORGE FARENTHOLD	\$500
SANDRA JOHNSON	\$480
SUZANNE POWERS	\$400
HANDY STOCKLEY	\$400
JACQUELINE DEVOOGHT	\$400
RONA SPANO	\$360
SUSAN FULDAUER	\$300
KENNETH ALTIZER	\$300
DENISE BATEMAN	\$300
RICHARD HARMON	\$275
DAVID PROVENCHER	\$275
VALENTINE LAPITSKIY	\$250
DAVID FLOYD	\$250
NANCY RISING	\$240
IRENE RURYCZ	\$240
ROBERT DAILEY	\$230
GIL SCIACQUA	\$220
ROGER JOHNSON	\$210
JENNY WILLIAMS	\$210
ROBERT COX	\$200
LINDA BAUKNECHT-HICKS	\$200
JEROME ARKIN	\$200

Total \$19,497

JANUARY

FEBRUARY

MARCH

APRIL

MAY

JUNE

JULY

AUGUST

SEPTEMBER

OCTOBER

NOVEMBER

DECEMBER



TOP PR REPRESENTATIVES

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Richard Meshulam
Los Angeles, CA



Bernard Wendekier
Kaneohe, HI

Category B:



Laurie Onasch
Menomonee Falls, WI



Anne Bowyer
Great Neck, NY

Category C:



William Gibson
Downer's Grove, IL



Joseph Ward
St. Louis, MO

TOP PR REPRESENTATIVES

May Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	24,084	Rick Altig
2. Richard Meshulam	13,323	David Cohen
3. Charles Hill	3,483	Jatoft-Foti

YTD Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	67,037	Rick Altig
2. Charles Hill	29,109	Jatoft-Foti
3. Richard Meshulam	16,474	David Cohen

All Time PR Card Production Record

Month: 18,960 cards **Anthony Gentili**

All Time PR Card Production Record

YTD: 61,879 cards **Denise Bowyer**

Category A	No. Cards	SGA
1. Richard Meshulam	11,885	David Cohen
2. Bernard Wendekier	4,905	Rick Altig
3. Brenda DiSomma	4,541	Eric Giglione

Category A	No. Cards	SGA
1. Brenda DiSomma	14,293	Eric Giglione
2. Richard Meshulam	13,812	David Cohen
3. Charles Hill	12,511	Jatoft-Foti

Category B	No. Cards	SGA
1. Laurie Onasch	3,796	Joseph Manone
2. Anne Bowyer	2,571	Richard Rutt
3. George Farenthold	1,539	Durhan Oldham

Category B	No. Cards	SGA
1. Laurie Onasch	12,463	Joseph Manone
2. Malka Arony	6,442	Cohen-Hartman
3. No Ora Samuela	6,207	Steve Friedlander

All Time PR Group Production Record

Month: 61 groups **Patti Morgan**

All Time PR Card Production Record

YTD: 320 groups **Darrell Dorey**

Category C	No. Groups	SGA
1. William Gibson	20	Scott Smith
2. Joseph Ward	19	Larry Geneser
3. Darrell Dorey	14	Ramin Kouladji

Category C	No. Groups	SGA
1. Darrell Dorey	74	Ramin Kouladji
2. Patti Morgan	65	William Devine
3. Vivian Dwyer	58	Billy Faulkner

Category A = Categories one and two. Category B = Categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.*

MONETARY DONATIONS

American Income

- Donated \$5,000 to the Brotherhood of Locomotive Engineers Debs Jones Douglas Institute.
- Contributed \$2,500 to the National Interfaith Committee for Worker Justice on behalf of the Association of Flight Attendants.
- Donated \$50,000 to the Elizabeth Glaser Pediatric AIDS Foundation on behalf of the Communication Workers of America (see feature at the bottom of the page).

Hancock-Boles Agency

- Contributed \$200 to the DSSMV Annual Labor Leadership Awards Dinner.
- Donated \$100 to the Kentucky AFL-CIO Community Labor Liason for the American Red Cross.
- Donated \$1,000 to the IBT Local 89 Educational Fund.
- Contributed \$100 to the AFL-CIO Area Council Wall of Murals.
- Contributed \$100 to the IAM Local 681 for door prizes at their annual meeting.

- Donated \$50 to the Western Kentucky Labor Day Committee.
- Contributed \$1,000 to the Kentucky AFL-CIO Education Fund for members attending CLEAR.

Mark Hancock Agency

- Donated \$500 to the Third Annual United Way Golf Classic sponsored by the AFL-CIO Central Indiana Labor Council.
- Donated \$100 to sponsor a golf hole at the Laborers Indiana District Council Annual Golf Outing.

Joseph Manone Agency

- Contributed \$100 to the UFCW Region Six Walk-A-Thon to raise money for leukemia research.

Total \$60,750

OTHER INVOLVEMENT

American Income

- Participated in the American Postal Workers Union building dedication ceremony.
- Participated in the Mark Russell Theater Party, which raised funds for the International Association of Fire Fighters Burn Foundation.

Gary Bleier Agency

- Donated canned goods for food baskets to the Optenberg Unit of UAW, Local 1076.

Mike Jones Agency

- Contributed two stereo systems and two 35mm cameras to Champion Credit Union as raffle prizes.

Joseph Manone Agency

- Donated a camera and film as raffle prizes to the Wisconsin Council 40 AFSCME, AFL-CIO for their Annual State Convention.

ELIZABETH GLASER PEDIATRIC AIDS FOUNDATION

In 1988, the Pediatric AIDS Foundation was co-founded by Elizabeth Glaser, Susan DeLaurentis and Susie Zeegen. As mothers, the friends were compelled to take action after Elizabeth and her husband, Paul, discovered that she, their daughter Ariel and son Jake were all HIV-infected. At this time, it was not widely known that HIV/AIDS was affecting children, so the issues pertaining to them were not clearly understood. What began at a kitchen table more than 12 years ago is now the leading national non-profit organization dedicated to identifying, funding and conducting critical pediatric AIDS research.

This year American Income donated \$50,000 to the Elizabeth Glaser Pediatric AIDS Foundation on behalf of the Communication Workers of America and Morton Bahr, President of the CWA. Mr. Bahr is a member of the Elizabeth Glaser Pediatric AIDS Foundation Board and is a member of American Income's Labor Advisory Board.

Roger Smith, AIL Executive Vice President and Director of Agencies, and Mark McAndrew, Chairman and CEO of the Torchmark Corporation, presented the check to the Foundation at their annual fundraiser **A Night To Unite**.

Elizabeth Glaser died in 1994 but her vision will live on through the Foundation and its work. In 1997 the Foundation officially enhanced its name to become the Elizabeth Glaser Pediatric AIDS Foundation as a tribute to her legacy and inspiration in working to find answers that will eradicate pediatric HIV/AIDS.

The AIL Labor Advisory Board Welcomes...



Dave Barrett, Former Premier of the Province of British Columbia, has enjoyed a long association with organized labor. For this reason Mr. Barrett is a natural choice for American Income's Labor Advisory Board. Mr. Barrett was unanimously elected to this elite one-of-a-kind advisory board in October of 2000.

Mr. Barrett has dedicated his political and professional career to standing up for working people.

Dave Barrett

Former Premier of the Province of British Columbia

As British Columbia's first NDP Premier, Dave Barrett led a government that introduced innovations to the Canadian Health Care

System, and led the NDP to its highest ever popular vote.

Mr. Barrett was a former corrections officer and BCGEU member. During his term as Premier, 1972 to 1975, he passed legislation establishing bargaining rights for the BCGEU.

After leaving provincial politics, Mr. Barrett continued to speak out on behalf of ordinary people as the NDP MP for Esquimalt-Juan de Fuca and the Party's free trade critic.

As an academic, Mr. Barrett has taught many courses whose content deals with issues closely related to those that concern the labor movement. In 1987, he became the second Canadian to be honored as a fellow at the John F. Kennedy School of Government at Harvard University. That same year, he was appointed as a Visiting Scholar at McGill University, in Canada.

Mr. Barrett has lectured widely across North America, has written a series of magazine articles, and has appeared on national radio and television as a commentator on current events as a weekly panelist on the Morningside program, airing on CBS.

From civil servant to Premier, Parliamentarian to talk show host, Mr. Barrett brings a unique and fresh point of view to American Income's Labor Advisory Board. He will be able to make valuable contributions to the overall mission of AIL and the American Labor Movement.

Dave Barrett has championed the rights of ordinary men and women in every step of his career, and American Income is proud to have him as a member of the Labor Advisory Board.

Congratulations!

"It is true that the government is best which governs least. It is equally true that the government is best which provides most."

— Walter Lippmann

Caesars Palace

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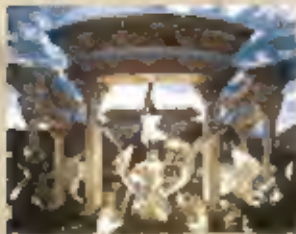
Caesars Palace, a premier resort destination and legendary casino, offers 2,450 rooms and suites along with exquisite restaurants, and a top-of-the-line shopping center.

The Forum Shops at Caesars — *the shopping wonder of the world* — features over 100 retail stores where you can find your way to Hugo Boss, Nike Town, Fendi, DKNY, Virgin Megastore, FAO Schwartz, Polo and much more.

Caesars showcases an unlimited variety of restaurants where everyone gets what they want. From casual deli fare and buffets to award-winning gourmet cuisine, the restaurants of Caesars Palace offer superb dining.

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